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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Dorian First name	First name
your government-issued picture identification (for example, your driver's	M Middle name Roberts	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social	XXX - XX- 6749	
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Dorian First Name	M Middle Name	Roberts Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any b	ousiness names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	6110 N Seeley Ave		If Debtor 2 lives at a different address:
	Number Street Apt. 1F		Number Street
	Chicago Illinoi City State		City State Zip Code
	Cook County		County
		s is different from the one te that the court will send any ing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street		Number Street
	City S	tate Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	lived in this district lo	vs before filing this petition, I have nger than in any other district. 1. Explain. (See 28 U.S.C. §§ 140	lived in this district longer than in any other district.

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Debtor 1 Dorian	M Middle None	Roberts	Case number (if know	vn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court A	bout Your Bankruptcy C	Case		
7. The chapter of the Bankruptcy Code yo are choosing to file under		description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the Individuals to Pay I request that my judge may, but is rethe official poverty you choose this of	t how you may pay. Typically, if you money order. If your attorney is sedit card or check with a pre-printer fee in installments. If you choose a Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, and I line that applies to your family significant or the sediment of th	ou are paying the submitting your p ed address. this option, sign official Form 103, this option only d may do so only ze and you are u	
9. Have you filed for bankruptcy within th last 8 years?	Yes. District District District	When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> pankruptcy petition.		<i>t You</i> (Form 101A) and file it with

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Debtor 1 Dorian M Roberts Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Dorian М Roberts Case number (if known) First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Dorian First Name		berts Case	e number (if known)	
	estions for Reporting Purposes	t Name		
16. What kind of debts do you have?	16a. Are your debts primarily c "incurred by an individual p No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily b	rimarily for a personal, far usiness debts? Business restment or through the o	mily, or household purpose." debts are debts that you incuperation of the business or inv	rred to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur No.	. Do you estimate that after a	any exempt property is excluded oute to unsecured creditors?	and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-5 ☐ 50,001-1 ☐ More than	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	0,001-\$1 billion 00,001-\$10 billion 000,001-\$50 billion n \$50 billion
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	0,001-\$1 billion 00,001-\$10 billion 000,001-\$50 billion n \$50 billion
For you	I have examined this petition, and correct. If I have chosen to file under Cha of title 11, United States Code. It under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	pter 7, I am aware that I m understand the relief avail I did not pay or agree to p ed and read the notice req n the chapter of title 11, Un ment, concealing property se can result in fines up to	ay proceed, if eligible, under Cable under each chapter, and ay someone who is not an attuired by 11 U.S.C. § 342(b). nited States Code, specified in y, or obtaining money or proper \$250,000, or imprisonment for Signature of Debtor 2	Chapter 7, 11,12, or 13 I choose to proceed orney to help me fill n this petition. erty by fraud in
	Executed on 9/4/2018 MM / DD /	YYYY	Executed on	/YYYY

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Debtor 1 Dorian	M	Roberts	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 3	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	4-	. ,		·
need to file this page.	/s/ Jeremy Nevel		Date	9/4/2018
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Jeremy Nevel			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124473707	Email address	jnevel@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Dorian	M	Roberts
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	4
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00 ——————————————————————————————————
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,080.46
1c. Copy line 63, Total of all property on Schedule A/B	\$2,080.46
t 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,028.73
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$17,946.56
Your total liabilities	\$18,975.29
at 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$1,134.29
. Schedule J: Your Expenses (Official Form 106J)	\$1,559.24

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Debto	or 1 Dorian	M	Roberts	Case number (if known)						
	First Name	Middle Name	Last Name							
Part 4	Answer These Qu	estions for Administrati	ive and Statistical Records							
6. Ar	e you filing for bankrupto	cy under Chapters 7, 11, or	13?							
Г	No. You have nothing to	report on this part of the for	rm. Check this box and submit this	form to the court with your other s	chedules.					
	Yes.			,						
ľ	1									
7. W	at kind of debt do you h	ave?								
√			mer debts are those incurred by an ill out lines 8-10 for statistical purpo							
_	,			ŭ						
L	Your debts are not print this form to the court wi		u have nothing to report on this pa	rt of the form. Check this box and s	ubmit					
		ur Current Monthly Income Form 122B Line 11; OR, Fo	e: Copy your total current monthly rm 122C-1 Line 14.	income from Official	\$1,773.54					
	, ,									
9. (Copy the following speci	he following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule	E/F, copy the following:	Total claim							
(9a. Domestic support obliç	gations (Copy line 6a.)		\$0.00						
,	9b. Taxes and certain othe	r debts you owe the governn	ment. (Copy line 6b.)	\$1,028.73						
(ac Claims for death or per	sonal injury while you were ir	ntoxicated (Copy line 6c.)	\$0.00						
	·		moxicaloa. (Copy iii o co.)	\$0.00						
,	9d. Student loans. (Copy li	ne 6f.)								
	e. Obligations arising out of a separation agreement or		r divorce that you did not report as	\$0.00						
	oriority claims. (Copy line 6	·g.)		***						
9	9f. Debts to pension or pro	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00						

\$1,028.73

9g. **Total.** Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your ca	ase:						
Debtor 1		Dorian	М		Roberts	_			
Debtor 2		First Name	Middle N	ame	Last Name				
(Spouse, if fi	ling)	First Name	Middle N	ame	Last Name	_			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)	_			
Officia	al Fo	orm 106A/B							Check if this is an amended filing
Sche	dul	e A/B: Prope	rty						12/1
category v responsibl write your Part 1:	where le for name	you think it fits best. E supplying correct inform e and case number (if k cribe Each Residenc	Se as complete a mation. If more s nown). Answer e e, Building, Lar	nd ac pace very o	r Other Real Estate You Ow	ed ped leet to n or l	ople a this	re filing together, both a form. On the top of any a an Interest In	re equally
1. Do you		or have any legal or eq 3o to Part 2	juitable interest i	n any	residence, building, land, or si	milar p	orope	rty?	
	Yes.	Where is the property?							
1.1	Stree	t address, if available, or o	other description		at is the property? Check all that a Single-family home Duplex or multi-unit building	apply.		the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
				Ħ	Condominium or cooperative Manufactured or mobile home			Current value of the entire property?	Current value of the portion you own?
	Num	h ov Ctwoot	_	ш	Land				
	INUITI	ber Street		ш	Investment property Timeshare			Describe the nature of interest (such as fee state of the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who	Other b has an interest in the property	? Che	ck		ommunity property
					Debtor 1 only Debtor 2 only				
				Ħ	Debtor 1 and Debtor 2 only At least one of the debtors and and	nther			
				Oth	er information you wish to add a		this it	em, such as local	
If you	own o	or have more than one, lis	st here:	pro	perty identification number:				
1.2		t address, if available, or o			at is the property? Check all that a Single-family home Duplex or multi-unit building	apply.		the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on <i>Schedule D:</i> irms Secured by Property.
				Condominium or cooperative Manufactured or mobile home			Current value of the entire property?	Current value of the portion you own?	
	Num	ber Street		Land Investment property				Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Timeshare Other	-		the entireties, or a life	e estate), if known.
				one		? Che	ck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only				
					Debtor 2 only Debtor 1 and Debtor 2 only				
				ш	At least one of the debtors and and	other			
					er information you wish to add a perty identification number:	about	this it	em, such as local	

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Debtor 1	Dorian First Name	M Middle Name	Roberts Last Name	Case numbe	er (if known)	
1.3 Stre	et address, if available, or ot		What is the property? Check all tha Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	t apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[[[Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and acording to the property identification number:	nother	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wr	rtion you own for a ite that number h	all of your entries from Part 1, inc ere.	luding any entrie	s for pages	
Do you ow		equitable interes	t in any vehicles, whether they are also report it on Schedule G: Execut	-	-	
3. Cars, va		ility vehicles, motor	cycles			
3.1	Make Model:	Mercury Mountaineer	Who has an interest in the proone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Year: Approximate mileage: Other information:	2000 299000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a		Current value of the entire property? \$810.00	Current value of the portion you own? \$810.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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ebtor 1	Dorian	М	Roberts	Case number	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the p	property? Check		claims or exemptions. Pu
	Model:		one.		•	ured claims on <i>Schedule I</i> aims Secured by Property.
	Year:		Debtor 1 only		Creditors Willo Have Cla	ains secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		·
			Check if this is commun	ity property (see		
			instructions)	ity proporty (eee		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	claims or exemptions. Pu
	Model:		one.			red claims on Schedule I
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	itv property (see		
			instructions)	, []		
	mples: Boats, trailers, motor No		ther recreational vehicles, other raft, fishing vessels, snowmobiles, n			
Exar	mples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pone.	notorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. Pu
Exar	mples: Boats, trailers, motor No Yes Make Model: Year:		ther recreational vehicles, other raft, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessor	Do not deduct secured the amount of any secu	•
Exar	mples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pone.	notorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I nims Secured by Property. Current value of the
Exar	mples: Boats, trailers, motor No Yes Make Model: Year:		ther recreational vehicles, other raft, fishing vessels, snowmobiles, n Who has an interest in the pone. Debtor 1 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I ims Secured by Property.
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I nims Secured by Property. Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 on	property? Check by sand another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I nims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 on At least one of the debtors Check if this is commun	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I nims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors instructions)	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule In ims Secured by Property. Current value of the portion you own? claims or exemptions. Purified claims on Schedule In image.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule In ims Secured by Property. Current value of the portion you own? claims or exemptions. Pu
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule In ims Secured by Property. Current value of the portion you own? claims or exemptions. Purified claims on Schedule In image.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	oroperty? Check s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Creditors Credito	claims on Schedule In ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule In ims Secured by Property.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 on At least one of the debtors Instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 4 only Debtor 5 communing instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule Inims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Inims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 and Debtor 2 on Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 1 only	property? Check ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule Inims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Inims Secured by Property. Current value of the

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Debtor 1 Dorian Roberts Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture (3 bedroom sets, 2 chairs, 1 table) \$900.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry (earrings) \$25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1175.00 for Part 3. Write that number here

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Debtor 1 Dorian Roberts Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$10.00 Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: \$85.46 Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Deb	first Name	M Middle Name	Last Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	le and non-negotiable checks, promissory note	es, and money orders.	
	No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts,	or other pension or profit-sharing plans	
	Yes. List each account separately.	Type of account: 401(k) or similar plan:	Institution name:	_	
		Pension plan: IRA: Retirement account:			
		Keogh: Additional account:			
22.	Security deposits and	Additional account: prepayments deposits you have made so that	wou may continue conje	o or use from a company	
		vith landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for No Yes	or a periodic payment of money to Issuer name and description:	you, either for life or for	a number of years)	

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Debto	or 1 Dorian	M	Roberts	Case number (if known)	
24.	First Name Interests in an edu	Middle Name	Last Name a qualified ABLE program, or unde	er a qualified state tuition program.	
)(1), 529A(b), and 529(b)(1).			
	✓ No Instit	ution name and description. Sep	parately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.	Trusts, equitable of exercisable for you		(other than anything listed in line	1), and rights or powers	
	✓ No				
	Yes. Describe				
26.	Patents, copyright	s. trademarks. trade secrets.	and other intellectual property		
			eds from royalties and licensing agree	ements	
	✓ No Yes. Describe				
	ш				
27.		es, and other general intangit	oles perative association holdings, liquor l	inanaga nyafanaianal liaanaga	
	No No	permits, exclusive licenses, coop	Defauve association holdings, liquori	icenses, professional licenses	
	Yes. Describe				
Mon	ey or property ov	ved to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property ov				portion you own? Do not deduct secured
	Tax refunds owed to	o you		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to ✓ No Yes. Give specifi about then	o you c information n, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to No Yes. Give specifi about them you already	o you c information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specifi about them you already and the tax Family support	c information n, including whether y filed the returns x years	support, child support, maintenance,		portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specifi about them you already and the tax Family support	c information n, including whether y filed the returns x years	upport, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support Examples: Past due of	c information n, including whether y filed the returns x years	upport, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support Examples: Past due of	c information n, including whether y filed the returns x years	upport, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support Examples: Past due of	c information n, including whether y filed the returns x years	upport, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support Examples: Past due of	c information n, including whether y filed the returns x years	support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specifiabout them you already and the tax Family support Examples: Past due of ✓ No ✓ Yes. Give specifi	c information n, including whether y filed the returns x years	upport, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specification about them you already and the tax Family support Examples: Past due of ✓ No ✓ Yes. Give specification Other amounts som Examples: Unpaid was	c information n, including whether y filed the returns x years or lump sum alimony, spousal s c information	ents, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specifia about them you already and the tax Family support Examples: Past due of ✓ No Yes. Give specifia Other amounts som Examples: Unpaid was Social Sec	c information n, including whether y filed the returns x years or lump sum alimony, spousal s c information	ents, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specifiabout them you already and the tax Family support Examples: Past due of ✓ No ✓ Yes. Give specifiabout som Cother amounts som Examples: Unpaid was Social Second	c information n, including whether y filed the returns x years or lump sum alimony, spousal s c information	ents, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Dorian	M	Roberts	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabili		savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	ance company	mpany name:	Beneficiary:	Surrender or refund value:
		_			
32.		•		, or are currently entitled to receive	
	No Yes. Describe				
33.		rties, whether or not you ployment disputes, insuran	have filed a lawsuit or made acceptaints, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and u	 nliquidated claims of eve	ry nature, including counterc	laims of the debtor and rights	
	✓ No				
	Yes. Describe				
35.	Any financial assets you	u did not already list			
	✓ No Yes. Describe				
36.		•	art 4, including any entries fo	. •	\$95.46
Part	5: Describe Any Bus	siness-Related Proper	rty You Own or Have an In	nterest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable intere	st in any business-related pro	pperty?	
	No. Go to Part 6.			Cu	urrent value of the
	Yes. Go to line 38.			Do	ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or	commissions you already	y earned	UI	exemptions
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		odems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No Yes. Describe				

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Deb	tor 1 Dorian	M	Roberts	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you us	e in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
				·	
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	=	Na	ame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			· ———
		_			<u> </u>
43 (Customer lists mailing	up lists, or other compilation	ıs	· · · · · · · · · · · · · · · · · · ·	
10.		, noto, or other complication			
	✓ No				
	Yes. Do your lists	include personally identifiable	information (as defined in 11 U	.S.C. § 101(41A))?	
	☐ No				
		oribo			
	Tes. Desc	cribe			
44.	Any business-related	property you did not alread	dv list		
		property you are not allow	-,		
	✓ No				<u> </u>
	Yes. Give specific				
	information	_			
		_			<u> </u>
		_			_
		_			
		_			
45 A	dd the dollar value of	all of your entries from Par	t 5, including any entries for	nages you have attached	
<u> </u>					
Part	_{16:} Describe Any F	arm- and Commercial I	Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have a	n interest in farmland, list it in P	art 1.		
46.	Do you own or have a	any legal or equitable inter	est in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own?
	163. 40 to line 47	•			Do not deduct secured claims or exemptions
47	Farm animals				
''	Examples: Livestock, p	oultry, farm-raised fish			
	No No December				
	Yes. Describe				

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Debt	or 1 Dorian First Name	M Middle Name	Roberts Last Name	Case number (if known)	
10			Last Ivallie		
48.	Crops-either growing or	narvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipm	ent, implements, machinery,	fixtures, and tools of trade	•	
	✓ No				
	Yes. Describe				
50	Form and fishing augustic	a chamicala and food			
50.	Farm and fishing supplie	s, chemicais, and leed			
	V No				
	Yes. Describe				
51.	Any farm- and commerc	ial fishing-related property yo	u did not already list		
	✓ No				
	Yes. Describe				
	-			Г	
		of your entries from Part 6, indere		· •	
• • • • • • • • • • • • • • • • • • •	irt o. Write that humber h	GIG			
Part 7	Describe All Prope	erty You Own or Have an I	nterest in That You Did	d Not List Above	
53.		rty of any kind you did not alr	eady list?		
	Examples: Season tickets,	country club membership			
	✓ No				
	Yes. Give specific information				
54 A	dd the dollar value of all (of your entries from Part 7 Wi	ite that number here		•
54. A	ad the donar value of all t	or your entires from rait 7. Wi	ite that humber here		
Dout	List the Totals of F	ach Part of this Form			
Part 8	List the Totals of E	acii Fait oi uiis Foi iii			
55. F	Part 1: Total real estate, l	ine 2		>	
56. p	part 2 total vehicles, line	5	\$810.00	<u></u>	
57. P	art 3: Total personal and	household items, line 15	\$1175.00		
58. P	art 4: Total financial asse	ets, line 36	\$95.46	<u>—</u>	
59 F	Part 5: Total business-rela	ated property line 45	ψ93.40		
				<u> </u>	
60. F	'art 6: Total farm- and fis	hing-related property, line 52		<u> </u>	
61. F	Part 7: Total other proper	ty not listed, line 54			
62. 1	otal personal property. A	dd lines 56 through 61	\$2080.46		+ \$2080.46
				Copy personal property total	. \$200.10
					\$2080.46
63. T	otal of all property on Sch	nedule A/B. Add line 55 + line 6	2		+=====

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Debtor 1	Dorian	M	Roberts	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
	- -		(State)	
Case number (If known)				
` '				Check if this
Official	Form 106C			amended fil

rect information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

rt 1: Identify the Property You	i Claim as Exempt					
Which set of exemptions are you	claiming? Check one only, ev	ven if your spouse is filing with you.				
✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
You are claiming federal exe	emptions. 11 U.S.C. § 522(b)(2)				
For any property you list on Sche	edule A/B that you claim as e	exempt, fill in the information below.				
Brief description of the property line on Schedule A/B that lists th property		Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
Brief description: Used Clothing Line from Schedule A/B: 11	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			
Brief description: Checking account, Chase Line from Schedule A/B: 17	\$85.46	\$85.46 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
Are you claiming a homestead ex (Subject to adjustment on 4/01/19 and No	and every 3 years after that for					

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Debtor 1 Dorian Roberts М Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(c); 735 ILCS Brief \$810.00 5/12-1001(b) description: \checkmark \$810.00; \$0.00 Mercury Mountaineer, 100% of fair market value, up to any 2000 applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) Brief \$25.00 description: **V** \$25.00 **Costume Jewelry** 100% of fair market value, up to any (earrings) applicable statutory limit Line from Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$10.00 description: $\overline{}$ \$10.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(b) \$900.00 description: \$900.00 Used Furniture (3 100% of fair market value, up to any bedroom sets, 2 chairs, applicable statutory limit 1 table)

Line from Schedule A/B:

06

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Fill in this	s information to identify your o	case:				
Debtor 1	Dorian	М	Roberts			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if	First Name	Middle Name	Last Name			
United S	tates Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case nur	mber					
` ′	ial Form 106D					Check if this is an amended filing
	-					arrierided filling
Sche	edule D: Credi	tors Who Ha	ive Claims Secur	ed by Prop	erty	12/15
more spa			le are filing together, both are eq mber the entries, and attach it to			
1. Do	any creditors have claims	secured by your prope	rty?			
~	No. Check this box and sub	mit this form to the court	with your other schedules. You ha	ave nothing else to repo	ort on this form.	
	Yes. Fill in all of the informati	on below.				
Part 1:	List All Secured Claims					
for e		editor has a particular claim	ured claim, list the creditor separately , list the other creditors in Part 2. As ng to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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		D	ocument Page 23 o	f /5			
Fill in this infor	mation to identify your ca	ase:					
Debtor 1	Dorian	М	Roberts				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States I	Bankruptcy Court for the:	Northern	District of Illinois				
Case number			(State)				
(If known)					Chec	k if this is an	amended filing
	form 106E/F	1			ш		3
Sched	ule E/F: Cre	ditors Who	Have Unsecure	ed Claims	i		12/15
claims that are the entries in known).	e listed in <i>Schedule D: Ci</i>	reditors Who Hold Clain ach the Continuation I	nexpired Leases (Official Form 10 ns Secured by Property. If more seage to this page. On the top of a	pace is needed, copy	/ the Part you	u need, fill it	out, number
No. ✓ Yes. List all o	f your priority unsecured	claims. If a creditor has	more than one priority unsecured c				
As much Continua	as possible, list the claims tion Page of Part 1. If more	in alphabetical order acc than one creditor holds	ority and nonpriority amounts, list the ording to the creditor's name. If you a particular claim, list the other credi s for this form in the instruction boo	have more than two p tors in Part 3.			
(i oi aii e.	Apianation of each type of the	siaim, see the instruction		NGL)	Total claim	Priority amount	Nonpriority amount
2.1 IRS Priority Po Box Number			Last 4 digits of account number When was the debt incurred? As of the date you file, the clain apply.	n/a	\$1,028.73	\$1,028.73	\$0.00
	phia Pennsylvan State curred the debt? Check o	Zip Code	Contingent Unliquidated Disputed				
Del Del At I	otor 2 only otor 1 and Debtor 2 only east one of the debtors and		Type of PRIORITY unsecured class □ Domestic support obligations □ Taxes and certain other debts government □ Claims for death or personal in	you owe the			
	laim subject to offset?		intoxicated				

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Debto	1 Dorian First Name	M Middle Name	Roberts Last Name	Case number (if known)	
Part 2	List All of Your NONPRI				
3. D [4. L u	o any creditors have nonpriori No. You have nothing to rep Yes. st all of your nonpriority unsernsecured claim, list the creditor s	ty unsecured claims port in this part. Sub cured claims in the eparately for each clai	s against you? mit this form to the alphabetical order m. For each claim lis	court with your other schedules. of the creditor who holds each claim. If a creditor has more ted, identify what type of claim it is. Do not list claims already in	cluded in Part 1.
	more than one creditor holds a p age of Part 2.	oarticular claim, list the	e other creditors in P	art 3.If you have more than four priority unsecured claims fill ou	t the Continuation
4.1	Bally Total Fitness Nonpriority Creditor's Name 8700 W Bryn Mawr Ave Number Street		\	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$0.00
	Chicago Illing City Stat Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relate Is the claim subject to offset? No Yes	e Zip k one. and another s to a community d	Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Notice Only	
4.2	CAPITALONE Nonpriority Creditor's Name PO BOX 30253 Number Street SALT LAKE CITY Utal City Stat Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors: Check if this claim relate Is the claim subject to offset? No Yes	e Zip k one. and another s to a community d	30 Code [As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$734.00
4.3	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illing City Stat Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relate Is the claim subject to offset? No	e Zip k one. and another s to a community d	81 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Past Due Electric Bills	\$249.56

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	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDIT MANAGEMENT LP	— Last 4 digits of account number 5462	\$143.00
	Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY	When was the debt incurred? 8/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CARROLLTON Toyon 75007	Unliquidated	
	CARROLLTON Texas 75007 City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Collecting For - COMCAST Other. Specify CABLE	
	✓ No Yes		
4.5	DEVILLE MGMT	Last 4 digits of account number 29N1	\$6,437.00
	Nonpriority Creditor's Name 1132 Glade Road	When was the debt incurred? 1/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	0	Unliquidated	
	Colleyville Texas 76034 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify 2008 Ford Focus	
	✓ No		
	Yes		
4.6	FIRST PREMIER BANK	Lost A divite of account number 1000	\$554.00
	Nonpriority Creditor's Name	— Last 4 digits of account number 1932 When was the debt incurred? 2/2016	
	Jefferson Capital Systems, LLC PO Box 7999 Number Street	<u>—</u>	
	c/o Kelly Lukason	As of the date you file, the claim is: Check all that apply.	
	•	Contingent	
	Saint Cloud Minnesota 56302	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify Credit Card	
	No		
	Yes		

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Debtor 1 Dorian M Roberts Case number (if known)
First Name Middle Name Last Name

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim			
4.7	Illinois Department of Employment Security-Benefit Payment	Last 4 digits of account number	\$3,710.00			
	Control Division Nonpriority Creditor's Name	When was the debt incurred? n/a				
	P O Box 4385	As of the data year file, the plains in Check all that apply				
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent				
		- 📙				
	Chicago Illinois 60690	Unliquidated				
	Chicago Illinois 60680 City State Zip Code	Disputed				
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only Debtor 2 only	Student loans Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Overpayment of Benefits				
	Is the claim subject to offset?	Other. Specify (Unemployment)				
	No					
	Yes					
4.8	LVNV FUNDING LLC		\$719.00			
+.0	Nonpriority Creditor's Name	Last 4 digits of account number 8766	\$719.00			
	1161 Lake Cook Rd Ste E Number Street	When was the debt incurred? 10/2017				
		As of the date you file, the claim is: Check all that apply.				
	c/o Resurgence Legal Group	─ Contingent				
	Deerfield Illinois 60015	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Collecting For - CREDIT ONE				
	Is the claim subject to offset?	Other. Specify BANK N.A.				
	✓ No					
	Yes					
4.9	PLS - Bankruptcy	Last 4 digits of account number	\$800.00			
	Nonpriority Creditor's Name 800 Jorie Blvd 2nd Floor	When was the debt incurred?				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
		Unliquidated				
	Oak Brook Illinois 60523	Disputed				
	City State Zip Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only	<u> </u>				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts Other. Specify Payday Loan				
	Is the claim subject to offset?					
	✓ No					
	Yes					

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Debtor 1 Dorian Roberts Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 T mobile Bankruptcy Team \$800.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 53410 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 98015 Bellevue Washington City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Past Due Cell Phone Bills Is the claim subject to offset? No $\overline{}$ ☐ Yes TMT Realty and Management Services LLC c/o Wayne S. Shapiro \$3,800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 111 West Washington As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Judgment - 2017-M1-718693 Is the claim subject to offset? $\overline{}$ No

Yes

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 Debtor 1
 Dorian
 M
 Roberts
 Case number (if known)

 First Name
 Middle Name
 Last Name

Add the Amounts for Each Type of Unsecured Claim Part 4: 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$1,028.73 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$1,028.73 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$17,946.56 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$17,946.56 6j. Total. Add lines 6f through 6i. 6j.

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Fill in this information to identify your case:					
Debtor 1	Dorian	M	Roberts		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infer				
FIII IN THIS INTO	mation to identify you	ur case:		
Debtor 1	Dorian	M	Roberts	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the	ne: Northern	District of Illinois	
	, ,		(State)	
Case number (If known)				
				Check if this is an
O((; ·)	E 4001			amended filing
Official	Form 106h	<u> </u>		
Schedul	e H: Your C	odebtors		12/15
the entries in the known). Answer	he boxes on the left or every question. we any codebtors? (e last 8 years, have y uisiana, Nevada, New Go to line 3.	Attach the Additional Page	not list either spouse as a contract perty state or territory? (Cashington, and Wisconsin.)	Community property states and territories include Arizona, California,
		unity state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spous	se, former spouse, or legal equ	ivalent	<u> </u>
	Number Street			_
	City	State	Zip Code	
again as	a codebtor only if the	at person is a guarantor or c	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on <i>Schedule D</i> (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this inf	ormation to identify	your case:						
Debtor 1	Dorian	М	Robei	ts				
	First Name	Middle Name	Last N	lame		Che	ck if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Loot N	lama			An amended filing	
			Last N				A supplement showing po	st-netition chanter 1
United States the:	Bankruptcy Court for	Northern	_ District of III	inois State)			expenses as of the followi	
Case number			(0	olale)				
(lf known)							MM / DD / YYYY	
Official	Form 106I							
Schedu	e I: Your In	come						12/1
spouse. If mo number (if kn					_	-		-
-	r employment		Debtor 1	l			Debtor 2	
informatio		Employment status	Emplo	Employed			Employed	
-	e more than one job, parate page with		Not Employed Bus Operator				Not Employed	
	about additional	Occupation						
•	rt time, seasonal, or	Employer's name	Positive C	onne	ctions			
self-emplo	•	Employer's address	3349 Highway 138 BLDG A # c			.# c	-	
•	n may include student aker, if it applies.			Number Street			Number Street	
			Belmar		New Jersey			
			City		State	Zip Code	City St	ate Zip Code
		How long employed there?	6 years					
Part 2: Giv	e Details About N	Monthly Income						
Estimate mospouse unles	onthly income as of the syou are separated.	the date you file this form e more than one employer,	•			l employers fo	or that person on the lines For Debtor 2 or	,
2 list mor	nthly gross wages sale	ary, and commissions (befo	re all payroll	2.		\$1 A2A 16	non-filing spouse	
		r, calculate what the monthly		۷.		\$1,434.16		
3. Estimate	e and list monthly ove	rtime pay.		3.		+ \$0.00		_
4. Calculat	te gross income. Add I	ine 2 + line 3.		4.		\$1,434,16		

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Debtor	1 Dorian First Name		M Roberts Middle Name Last Name		Case number (if			
	riist name	Milde Name L	ast Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	line 4 here		→ 4		\$1,434.16			
5. List a	all payroll ded							
5a. T	Гах, Medicare,	and Social Security deductions	5	a.	\$299.87			
5b. I	Mandatory con	tributions for retirement plans	5	b.	\$0.00			
5c. V	/oluntary cont	ributions for retirement plans	5	c.	\$0.00			
5d. F	Required repay	ments of retirement fund loans	5	d.	\$0.00			
5e. I	nsurance		5	e.	\$0.00			
5f. D	omestic suppo	ort obligations	5	f.	\$0.00			
5g. l	Union dues		5	g.	\$0.00			
5h. (Other deduction	ons. Specify:	_ 5	h. +	\$0.00	+		
6. Add 1 +5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6		\$299.87			
7. Calcu	ulate total mo	nthly take-home pay. Subtract line 6 from line	4. 7		\$1,134.29			
8. List a	all other incom	ne regularly received:						
b	ousiness, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and						
	he total monthly	•		a.	\$0.00			
	nterest and di			b.	\$0.00			
c	dependent reg	-	a					
		, spousal support, child support, maintenance, nt, and property settlement.	8	C.	\$0.00			
8d. l	Unemployment	compensation	8	d.	\$0.00			
8e. S	Social Security	,	8	e.	\$0.00			
Ir c: u h S	nclude cash ass ash assistance nder the Supple ousing subsidie pecify:	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es		f.	\$0.00			
8g. F	Pension or reti	rement income		g.	\$0.00			
8h. (Other monthly	income. Specify:		h. +	\$0.00	+		
9. Add a	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9		\$0.00			
	•	income. Add line 7 + line 9. ue 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,134.29	+	=	\$1,134.29
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.								
Spec	cify:						11. +	\$0.00
		n the last column of line 10 to the amount in					12.	\$1,134.29
VVIICE	, arat amount 0	a oummay or correctines and statistical our	ary Or C	ortaiii L	LIGORITO ATTO TIGIALEU D	ωω, π π αρ ρ ποσ		Combined
13. Do <u>y</u>	monthly income 13. Do you expect an increase or decrease within the year after you file this form? No.							
✓	Yes. Explain:	\$324/mo. LINK starting 9/10/2018.						

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Fill in this infor	mation to identify	your case:				
Debtor 1	Dorian	М	Roberts			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg	
United States I			District of Illinois		howing post-pet the following dat	•
Case number			(State)	•	J	
(If known)				MM / DD / YYYY	/	
Official	Form 10	<u>6J</u>				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans Part 1: Des 1. Is this a joi	more space is no over every questi cribe Your Hou nt case? o to line 2 oes Debtor 2 live		form. On the top of any addition	al pages, write your n		number
2. Do you hav	e dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child Child	Dependent's age	Does depend with you? No. Yes. No. Yes.	dent live
3 Do your exi	penses include					
expenses of	f people other	✓ No				
than yourself an dependent	-	Yes				
Part 2: Esti	mate Your Ond	going Monthly Expenses				
Estimate you expenses as applicable da	r expenses as of yof a date after the	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup	plemental Schedule J, check the	•	•	
	•	n non-cash government assistance i uded it on Schedule I: Your Income	-		Yo	our expenses
any rent fo	or the ground or lo	ship expenses for your residence. In ht. 4.	clude first mortgage payments and		4.	\$575.00
	luded in line 4:					
	state taxes	annual de Santa			4a	\$0.00
	•	or renter's insurance			4b.	\$0.00
4c. Home	maintenance, repa	air, and upkeep expenses		4c.	\$0.00	

4d.

\$0.00

4d. Homeowner's association or condominium dues

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Debtor 1 Dorian M Roberts Case number (if known)
First Name Middle Name Last Name

I list Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$70.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$210.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$400.00
8. Childcare and children's education costs	8.	\$81.24
9. Clothing, laundry, and dry cleaning	9.	\$40.00
10. Personal care products and services	10.	\$30.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$53.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.		\$0.00
20c. Property, homeowner's, or renter's insurance	20b	
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
253. Tomos a accordant of contactinium acco	20e	\$0.00

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Debtor 1			М	Roberts	Case number (if known)					
	First Na	ime	Middle Name	Last Name						
21. Othe	r. Spec	ify:				21		\$0.00		
	22. Calculate your monthly expenses.									
	22a. Add lines 4 through 21.									
		, , , ,	,· •	, from Official Form 106J-2			_	\$1,559.24		
22c. /	Add line	e 22a and 22b. The resu	ult is your monthly exp	penses.		22.				
23.Calcu	ılate y	our monthly net incon	ne.							
23a. (Copy lir	ne 12 (your combined n	monthly income) from	Schedule I.		23a		\$1,134.29		
23b.	Сору у	our monthly expenses f	from line 22 above.			23b	_	\$1,559.24		
		t your monthly expense		income.				(\$424.95)		
	The res	ult is your monthly net	income.			23c	_			
24 Do y	ou avn	act an increase or de	crease in vour evner	ses within the year after	you file this form?					
24. DO y	ou exp	ect an increase of de-	crease iii your exper	ises within the year after	you me this form:					
				loan within the year or do y modification to the terms of						
ШОП	igage p	ayment to increase or d	iecrease because of a	modification to the terms of	your mongage?					
✓ 1	No									
	⁄es									
		Explain here:								
		explain here.								

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Fill in this information to identify your case:					
Debtor 1	Dorian	М	Roberts		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number					

Official Form 106Dec

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	✓ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and				
×	/s/ Dorian Roberts	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 9/4/2018	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in t	his infor	mation to identify your c	ase:					
Debtor	1	Dorian	М	Roberts				
Debtor	2	First Name	Middle N	Name Last Nan	ne			
(Spouse,		First Name	Middle N	lame Last Nan	ne			
United	States B	ankruptcy Court for the:	Northern	District of Illino				
Case n				(Sta	te)			
Offic	cial	Form 107				_		Check if this is a amended filing
State	eme	nt of Financia	l Affairs f	or Individuals	Filing for	Bankru	ptcv	04/1
Be as of inform number	complet ation. It er (if kno	te and accurate as po f more space is neede own). Answer every qu	ssible. If two made, attach a sepa	arried people are filing arate sheet to this forn	together, both n. On the top of	are equally	responsible for s	
Part 1	Give	Details About Your	Marital Status	and Where You Lived	Before			
1. \	What is:	your current marital sta	tus?					
[_	ried married						
2. I	Ouring t	he last 3 years, have yo	u lived anywhere	other than where you li	ive now?			
		. List all of the places yo	u lived in the last	3 years. Do not include Dates Debtor 1 lived there	where you live no	DW.		Dates Debtor 2 lived there
				unoro		D. I		
					Same as	Debtor 1		Same as Debtor 1
		1 N. Hoyne Ave. nber Street 1		From <u>2012</u> To <u>01/2017</u>	Number Stree	t		From To
	Chic	cago Illinois State	60659 Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stree	t		From
	City	State	Zip Code		City	State	Zip Code	
	d territor No	<i>ies</i> include Arizona, Califo	mia, Idaho, Louis	ouse or legal equivalent iana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Tex			mmunity property states

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ebtor 1	Dorian M	Roberts		number (if known)	
	•	e Name Last Nam	ne		
art 2:	Explain the Sources of Your Inc	come			
Fill	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busir	nesses, including part-time		ears?
ت		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$11254.89	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: lanuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$25662.00	Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: lanuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$19568.69	Wages, commissions, bonuses, tips Operating a business	-
filing	lic benefit payments; pensions; rental in g a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	you received together, list it o	only once under Debtor 1.		inco, minimigo. Il jou die
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
_	rom January 1 of current year until	Est. YTD LINK	\$1,944.00		
	rom January 1 of current year until he date you filed for bankruptcy:	Est. YTD Unemployment comp.	\$0.00		
		Est. 2017 LINK	\$3,888.00	·	
	For last calendar year: January 1 to December 31, 2017) YYYY	Est. 2017 Unemployment comp.	\$6,890.00		
	For the calendar year before that: January 1 to December 31, 2016) YYYYY	Est. 2016 LINK	\$3,888.00		

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Debtor 1 Dorian Roberts Case number (if known) First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

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tor 1 Dorian		M	Rob		Case number	(if known)
First Nam	ne	Middle Name	Last	Name		
Insiders inclu corporations agent, includ	ide your relatives; a of which you are a	ny general partners an officer, director, p ness you operate as	s; relatives of any g person in control, o	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; g securities; and any managing Y domestic support obligations,
•	st all payments to a	an insider.				
_			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's	Name					
Number	Street					
City	State	Zip Code				
Insider's	Name					
Number	Street					
City	State	Zip Code				
insider? Include paym	er before you filed nents on debts gua	aranteed or cosigne	ed by an insider. ider. Dates of	Total amount	Amount you	n account of a debt that benefited an Reason for this payment
			payment	paid	still owe	Include creditor's name
Insider's	Name					
Number	Street					
City	State	Zip Code				
Insider's	Name					
Number	Street					
0::	0: :	7: 0 1				
City	State	Zip Code				

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Case number (if known)

Roberts

First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Eviction Pending First Municipal District Of Cook County TMT Realty and Management Services LLC v. Dorian Roberts On appeal Court Name 50 W Washington St Concluded Case number NumberStreet 2017-M1-718693 Chicago Illinois 60602 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2008 Ford Focus \$2125 2017 Santander Consumer USA Creditor's Name Explain what happened PO Box 961245 Number Street Property was repossessed. Property was foreclosed. Fort Worth 76161 Texas Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Potential Garnishment 9/7/2018 \$800 PLS - Bankruptcy Creditor's Name Explain what happened 8026 S Cicero Ave Number Street Property was repossessed. Property was foreclosed. Burbank Illinois 60459 Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Dorian

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Debt		Dorian First Name	M Middle Name	Roberts Last Name	Case number (if known)		
11.	acc	hin 90 days before you filed counts or refuse to make a p No			ank or financial institution,	set off any amou	nts from your
	뇓	Yes. Fill in the details.					
				Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account n	umber: XXXX-		
		City State	Zip Code				
12.	Witl	hin 1 year before you filed fo	·	v of your property in the p	ossession of an assignee fo	r the benefit of c	reditors. a court-
		ointed receiver, a custodiar		, ,			
		No Yes					
D			antributions				
Part		List Certain Gifts and Co					
13.		thin 2 years before you filed	for bankruptcy, did y	ou give any gifts with a to	tal value of more than \$600	per person?	
	¥] No] Yes. Fill in the details for ea	ach gift.				
		Gifts with a total value of r per person	-	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave t	he Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you	Zip Oode				
		Person to Whom You Gave t	he Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

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Debtor	r 1 Dorian	M	Roberts	Case number (if kno	wn)	
	First Name	Middle Name	Last Name			
14. V	Within 2 years before you filed f	or hankruntev die	d you give any gifts or contri	hutions with a total value	of more than \$600	to any charity?
14. V		or bankruptcy, uit	a you give any gints or contin	butions with a total value	of more than \$000	to any charity:
Ŀ	✓ No					
	Yes. Fill in the details for each	ch gift or contribut	tion.			
	Gifts or contributions to ch	arities	Describe what you con	tributed	Date you	Value
	that total more than \$600				contributed	
	Charity's Name		_			
			_			
	Number Street		_			
			_			
	City State	Zip Code				
Dort 6	List Certain Losses					
g	Within 1 year before you filed for gambling? No Yes. Fill in the details.	r bankruptcy or si	nce you filed for bankruptcy	, did you lose anything be	cause of theft, fire,	other disaster, or
L	_		Describe and income		Data african	Value of supersules
	Describe the property you I how the loss occurred	ost and	Include the amount that	e coverage for the loss insurance has paid. List	Date of your loss	Value of property lost
				s on line 33 of Schedule		
			A/B: Property.			
	List Certain Payments or	. T				
[nclude any attorneys, bankruptcy No Yes. Fill in the details.	,				
	<u>·</u>		Description and value	of any property	Date payment	Amount of
			transferred		or transfer	payment
	0		=		was made	Ф0.00
	Semrad Law Firm Person Who Was Paid		_ Attorney's Fee - 0.00		9/1/2018	\$0.00
	20 S. Clark Street					
	Number Street		-			
	28th Floor					
		60603	-			
	Chicago Illinois City State	Zip Code	-			
	Only State	Zip Oode				
	Email or website address None		_			
	Person Who Made the Payme	nt, if Not You	_			
	•				_	
	Person Who Was Paid		_			-
			_			
	Number Street					
			_			
	-		_			
	City State	Zip Code				
	Email or website address		-			
			_			
	Person Who Made the Payme	nt, if Not You				

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Debtor	r 1 Dorian M	l	Roberts	Case number (if known,)	
	First Name N	liddle Name	Last Name	_		
h	Within 1 year before you filed for ba nelp you deal with your creditors or no not include any payment or transfe	to make paym	ents to your creditors?	behalf pay or transfer	any property to any	one who promised to
	No					
L	Yes. Fill in the details.					
			Description and value of any transferred	property	Date A payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
ti Ir	Vithin 2 years before you filed for be the ordinary course of your business include both outright transfers and trained transfers that you have already lists. No	s or financial a	ffairs? security (such as the granting of a se			
Ī	Yes. Fill in the details.					
	_		Description and value of prop transferred		y property or ceived or debts paid	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
b	Vithin 10 years before you filed for leneficiary? These are often called asset-protection		d you transfer any property to a se	elf-settled trust or sim	ilar device of which	you are a
` <u>[</u>	✓ No					
L	Yes. Fill in the details.		Description and value of the	property transferred		Date transfer was
						made
	Name of trust					

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Debtor 1 Dorian Roberts Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-24962 Doc 1 Filed 09/04/18 Entered 09/04/18 13:24:37 Desc Main Page 46 of 75 Document Debtor 1 Dorian Roberts Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code State **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details.

		Governm	ental unit		Environmental law, if you know it	Date of notice	
Name of site			Governme	ental unit			
Number Str	umber Street		NumberStreet				
			City	State	Zip Code		
City	State	Zip Code	-				

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Deb	tor 1	Dorian	M		Roberts	Case nu	umber (if known)	
		First Name	IV.	liddle Name	Last Name			
26.	Hav	e you been a party	y in any judicia	al or administra	tive proceeding under	any environmental	law? Include settlements and orde	rs.
	V	No						
	Ħ	Yes. Fill in the det	tails.					
				C	Court or agency	ı	Nature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number		N	Number Street			Concluded
				ā	City State	Zip Code		_
Part	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to Any Bu	siness		
27.	Witl	nin 4 vears before	vou filed for b	ankruptcv. did	vou own a business or	have any of the follo	owing connections to any business?	?
		-			-	-		
				-	de, profession, or other	=	ime or part-time	
		_		ıty company (LL	_C) or limited liability pa	rtnersnip (LLP)		
		A partner in a						
		_			e of a corporation			
		An owner of a	at least 5% of	the voting or ec	quity securities of a corp	poration		
	V	No. None of the a	above applies.	Go to Part 12.				
	П	Yes. Check all tha	at apply above	e and fill in the c	details below for each b	usiness.		
					Describe the natu	ire of the business	Employer Identification nu	
							include Social Security nu	imber or ITIN.
		Business Name			-		EIN:	
		Number Street				Dates business existed		
		City	State	Zip Code	Name of account	ant or bookkeeper	From To	
		- 3		,			11011110	
					Describe the natu	ire of the business	Employer Identification nui	
							EIN:	imber of Trite.
		Business Name						
		Number Street			_		Dates business existed	
		City	State	Zip Code	Name of accounts	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	ire of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of accounts	ant or bookkeeper		
		City	State	Zip Code			From To	

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Deb	tor 1 Dori	ian	М	Roberts	Case number (if known)
	First	t Name	Middle Name	Last Name	
28.	credito No	ors, or other parties.	bankruptcy, did you ç	give a financial statement to	anyone about your business? Include all financial institutions,
				Date issued	
	Na	ame		MM/DD/YYYY	
	Nı	umber Street			
	Ci	ity State	Zip Code		
Pari	12. Si	ign Below			
1	true and	correct. I understand that uptcy case can result in find	making a false stater es up to \$250,000, or	nent, concealing property, o	and I declare under penalty of perjury that the answers are r obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Dorian Robe			
		Signature of Debtor	1		Signature of Debtor 2
		Date 9/4/2018			Date
I	✓ No Yes			nancial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)? ruptcy forms?
	Yes.	Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:					
Debtor 1	Dorian	М	Roberts		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(2.0)		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors V information below.	Who Have Claims Secured by Property (Official Form 106D), fill in the				
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.			

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or Dorian First Name	Middle Name	Roberts Last Name	Case number (if known)
			Miowin
	d Personal Property Leas		
ation below. Do not list		d leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in t are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
escribe your unexpired p	ersonal property leases		Will the lease be assumed?
ssor's name:			□ No □ Yes
escription of leased operty:			
ssor's name:			□ No □ Yes
scription of leased operty:			_
ssor's name:			□ No □ Yes
scription of leased operty:			
ssor's name:			□ No □ Yes
scription of leased operty:			_
ssor's name:			No Yes
scription of leased operty:			_
ssor's name:			□ No □ Yes
escription of leased operty:			
ssor's name:			□ No □ Yes
scription of leased operty:			
Sign Below er penalty of perjury, I depend that is subject to a		my intention about any	property of my estate that secures a debt and any personal
/s/ Dorian Roberts		<u> </u>	
Signature of Debtor 1		Sig	nature of Debtor 2
Date 9/4/2018 MM/DD/YYYY		Da	te

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distr	ict of illinois	
In re	Dorian M Roberts		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY F	OR DEBTOR
(Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agreed to	o be paid to me, for services
I	For legal services, I have agreed to ac	ccept		\$1,465.00
ı	Prior to the filing of this statement I I	have received		\$0.00
ı	Balance Due			\$1,465.00
2.	The source of the compensation paid	d to me was:		
	Debtor	Other (specify)	
3.	The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)	
4.	I have not agreed to share the ab members and associates of my la		on with any other person unless the	ey are
		w firm. A copy of the agreen	vith a other person or persons who a nent, together with a list of the name	
5. I	In return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;		al service for all aspects of the bank g advice to the debtor in determinin	
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	oe required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
6. I	By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment to r	ne for representation of the
	9/4/2018		/s/ Jeremy Nevel	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Roberts, Dorian M	Case No	
	Debtor(s)	Chapter	Chapter7
	VERIFIC	ATION OF CREDITOR MATRI	x
Tr knowledge		that the attached list of creditors is true a	and correct to the best of their
Date:	9/4/2018	/s/ Roberts, Dorian M Roberts, Dorian M Signature of Debtor	1

DEVILLE MGMT 1132 Glade Road Colleyville, TX, 76034

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

LVNV FUNDING LLC 1161 Lake Cook Rd Ste E c/o Resurgence Legal Group Deerfield, IL, 60015

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

TMT Realty and Management Services LLC c/o Wayne S. Shapiro 111 West Washington Chicago, IL, 60602

PLS - Bankruptcy PO Box 800849 Dallas, TX, 75380

Illinois Department of Employment Security-Benefit Payment Control Division P O Box 4385 Chicago, IL, 60680

ComEd 1919 Swift Drive Oak Brook, IL, 60523

T mobile Bankruptcy Team 600 Beacon Pkwy W ste 300 c/o Amsher Collections Services Birmingham, AL, 35209 Case 18-24962 Doc 1 Filed 09/04/18 Entered 09/04/18 13:24:37 Desc Main Document Page 58 of 75

Bally Total Fitness 8700 W Bryn Mawr Ave Chicago, IL, 60631 Case 18-24962 Doc 1 Filed 09/04/18 Entered 09/04/18 13:24:37 Desc Main Document Page 59 of 75

B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Northern Dis	trict or minors		
Dorian M Roberts		Case N	lo.	
Debtor			(If	known)
		Chapte	er Ch	napter 7
DISCLOSURE OF CO	MPENSATI	ON OF ATTORN	IEY FOR DE	BTOR
 Pursuant to 11 U.S.C. § 329(a) and Fed. E compensation paid to me within one year rendered or to be rendered on behalf of th 	before the filing of th	he petition in bankruptcy, or	agreed to be paid to	me, for services
For legal services, I have agreed to accept				\$1,465.00
Prior to the filing of this statement I have	received			\$0.00
Balance Due				\$1,465.00
2. The source of the compensation paid to n	ne was:		t se	
Debtor	Other (speci	fy)		
3. The source of the compensation paid to n	ne is:			
✓ Debtor	Other (speci	fy)		
4. I have not agreed to share the above-members and associates of my law fir	disclosed compensa m.	tion with any other person u	inless they are	
I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensation	n. A copy of the agree			
5. In return for the above-disclosed fee, I have	ve agreed to render le	egal service for all aspects of	f the bankruptcy cas	e, including:
 a. Analysis of the debtor's financial s bankruptcy; 	situation, and renderi	ng advice to the debtor in d	etermining whether t	to file a petition in
b. Preparation and filing of any petiti	on, schedules, stater	ments of affairs and plan wh	ich may be required;	
c. Representation of the debtor at the	e meeting of creditor	's and confirmation hearing,	and any adjourned h	nearings thereof;
6. By agreement with the debtor(s), the abov	e-disclosed fee does	not include the following s	ervices:	
	CERTIF	FICATION		
I certify that the foregoing is a complete sta btor(s) in this bankruptcy proceedings.	tement of any agreer	ment or arrangement for pay	ment to me for repre	sentation of the
9/4/2018		/s/ Jeremy Nev	el	
Date	ч	Signature of Attor		
		Semrad Law Fin	m	
		Ocimaa Law I III	**	



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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Dear Ms. Dorian M. Roberts,

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- 1. Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
 - a. Before the case is filed, the Firm agrees to:
 - Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as nonbankruptcy options, and answer your questions;
 - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
 - iii. Personally review with you and sign the completed petition, statements, and schedules;
 - iv. Timely prepare and file your petition, statements, and schedules,
 - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
 - b. The fee for services provide before the case is filed is \$0.00.
 - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.
- 4. Post-Petition Fees.
 - a. After the case is filed, the Firm agrees to:

- i. Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;
- ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- x. Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case:
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.
- b. The fee for services provide after the case is filed is \$1,465.00.

- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.
- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
 - i. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or



- Request that the Firm pay the costs on your behalf for which it will seek reimbursement from you;
- 5. Retainers and Payments to the Firm.
 - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
 - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
 - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be

materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

8. Merger. This agreement constitutes the entire agreement between you and the Firm. Any previous discussions or agreements are not valid or enforceable unless contained in this document.

Very truly Yours,

Jeremy M. Nevel, The Semrad Law Firm

CONFIRMED:

Client

Date

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

CHAPTER 7 DISCLAIMERS

1.	I understand that The Semrad Law Firm, LLC has pulled my credit report, but that credit report does not
	report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad
	Law Firm, LLC to list in my bankruptcy.

2. I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.

3. I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my <u>driver's license or State ID and my original social security card</u>. I understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held.

1)4

- 4. I understand and agree to complete my 2nd credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate cost for the 2nd course. I understand that failure to complete this 2nd course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional filing fees would have to be paid to re-open my case to file the 2nd Debtor Education certificate.
- 5. If I have a garnishment coming out of my paycheck, The Semrad Law Firm, LLC will send notice of the bankruptcy to my payroll department and garnishing creditor to stop wage garnishments as long as I provide my payroll department contact information. If I choose to not provide my payroll contact information, I understand and agree that it is my responsibility to contact my payroll and garnishing creditor and provide them with proof of filing. Further, although the Semrad Law Firm, LLC will send notice of the bankruptcy filing to my payroll department and garnishing creditor, it is my responsibility to ensure notice was received.

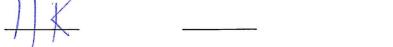
The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

6. I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.

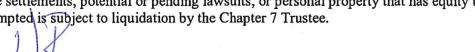
7. I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff of the Chapter 7 department for the remainder of my case.



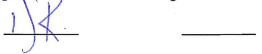
8. I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.



9. I further understand that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.



10. I understand that the following debts will not be discharged in my Chapter 7 (this list shows the most common non-dischargeable debts, but not necessarily all): parking tickets, moving violations, student loans, certain governmental debts including taxes and code violations, and child support.



11. I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.

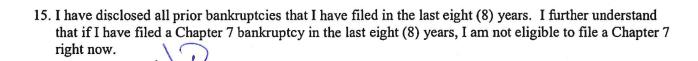


12. I understand that I will work with my attorney to ensure the reaffirmation agreements are timely received, signed and filed with the Court. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the Court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest and deny the reaffirmation.

The Senhad Law Film, LLC	
20 S. Clark Street, 28th Floor Chicago IL 60603	

The Semred Law Eirm IIC

- 13. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit repair.
- 14. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brough against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.



- 16. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.
- 17. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale. I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

18. I understand that if I have a co-signer on any of my debts, the co-signer will still be responsible for that debt after the case is filed.

19. I agree that I authorized The Semrad Law Firm, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

- All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

I have been provided a	copy of the above di	sclosure.
House me	challes	9-4-18
Debtor		Date
,	5	
Debtor		Date

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

have been provided a copy of the above disclosure.					
Hour muchali	9-4-18				
Debtor	Date				
/					
Debtor	Date				

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Debtor 1 Dorian First Name	M Middle Name	Roberts Last Name	Case number (if known)	
Part 6: Answer These Que				
16. What kind of debts do you have?	16a. Are your debts "incurred by an i	primarily consumer debts andividual primarily for a per e 16b. and 17. brimarily business debts? and 16c. and 16c. and 17.	? Consumer debts are defined resonal, family, or household publications of the business debts are debts the business debts or business of consumer debts or business.	ourpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde		3. that after any exempt property le to distribute to unsecured cre	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000- ☐ 5,001- ☐ 10,001	The state of the s	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$10,00 00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have aversized this n	otition and I dealers under	r manuality of manipus, the at the a in	formation musclated is two social
For you	correct. If I have chosen to file of title 11, United Stat under Chapter 7. If no attorney represer	under Chapter 7, I am awa es Code. I understan d the its me and I did not pay or	re that I may proceed, if eligib relief available under each ch agree to pay someone who is	formation provided is true and ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed onto an attorney to help me fill
	I request relief in accord understand making a connection with a ban both. 18 U.S.C. §§ 15 /s/ Dorian Robert Signature of Debtor	rdance with the chapter of false statement, concealing kruptcy case can result in 2, 1341, 1519, and 3571.	Signature of Debto	specified in this petition. ey or property by fraud in isonment for up to 20 years, or
	Executed on	0/4/2018 MM / DD / YYYY	Executed on	MM / DD / YYYY

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					15.8°	
Fill in this infor	mation to identify your ca	se:		全外交通		
Debtor 1	Dorian	M	Roberts			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)						
(Spouse, Ir Illing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois			
C	ζ		(State)			
Case number (If known)						
Official	Form 106Dec	2		f		Check if this is a amended filing
Declarat	ion About an I	ndividual Debt	or's Schedu	les		12/1
If two married	people are filing togethe	r. both are equally respon	nsible for supplying co	orrect information	1.	
money or prop	erty by fraud in connection 1341, 1519, and 3571.	on with a bankruptcy cas	e can result in fines u	p to \$250,000, or	statement, concealing pr imprisonment for up to 2	roperty, or obtaining 20 years, or both. 18
Did you p	ay or agree to pay some	ne who is NOT an attorn	ey to help you fill out	bankruptcy forms	i?	
✓ No						* .
Yes.	Name of person		Attach Bankrup Signature (Offic		er's Notice, Declaration, and	d
	*					
SW	· ·					
Under per	nalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules f	filed with this dec	laration and	
4-	n Roberts / gran	me Holes	_ ×	*	-	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 9/4/2018

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Debtor	1 Dorian	M	Roberts	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before y editors, or other part		you give a financial state	ment to anyone about your business? Include all financial institutions
[□	No Yes. Fill in the deta	ils below.		
	_		Date issued	
	Name		MM/DD/YYYY	-
	Number Street		_	
	City	State Zip Code		
	O: D-1			
Part 12	Sign Below			
true	and correct. I under ankruptcy case can r	stand that making a false s	tatement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		re of Debtor 1	muspro-	Signature of Debtor 2
	Date 9	/ /4/2018		Date
Did	you attach additiona	I pages to Your Statement o	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	you pay or agree to p	oay someone who is not an a	attorney to help you fill ou	tt bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration. and Signature (Official Form 119).

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Debto	r <u>Dorian</u>	М	Roberts	Case number (if			
1	First Name	Middle Name	Last Name	known)	_		
Part 2:	List Your Unexpire	ed Personal Property Lease	es				
informa	ation below. Do not lis	roperty lease that you listed in t real estate leases. Unexpired al property lease if the trustee	leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases Will the lease be assumed?							
Le	ssor's name:			□ No □ Yes			
	scription of leased operty:						
Le	ssor's name:			□ No □ Yes			
	scription of leased operty:			8	1		
Le	ssor's name:			□ No □ Yes			
	scription of leased operty:			· · · · · · · · · · · · · · · · · · ·			
Le	ssor's name:			□ No □ Yes	Vicensia		
	scription of leased operty:			· · · · · · · · · · · · · · · · · · ·			
Le	ssor's name:	·		□ No □ Yes			
	scription of leased operty:	,					
Le	ssor's name:			□ No □ Yes			
	scription of leased operty:			· · · · · · · · · · · · · · · · · · ·			
Le	ssor's name:			□ No □ Yes			
	scription of leased operty:			 -			
Part 3:	Sign Below				enacousonó		
Und			my intention about any	property of my estate that secures a debt and any personal			
_	/s/ Dorian Roberts	Jan me fit	X Sig	gnature of Debtor 2			
Date 9/4/2018 Date MM/DD/YYYY							

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Roberts, Dorian M	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MAT	ΓRIX
Tr knowledge		rify that the attached list of creditors is tr	rue and correct to the best of their
Date:	9/4/2018	/s/ Roberts, Dor Roberts, Dorian Signature of De	M

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Debtor ⁻		. M	Roberts	Case number	(if known)		
	First Name	Middle Name	Last Name	Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
8.Uner	nployment compens	sation	at an about one a bound	\$0.00			<u>-</u>
unde	r the Social Security A	f you contend that the amou Act. Instead, list it here:	nt received was a benefit				
	ouour spouse		<u>\$0.00</u> \$0.00				
			v v				
	i on or retirement in fit under the Social Se	scome. Do not include any a ecurity Act.	mount received that was	a \$0.00			_
amoi payn inten	unt. Do not include a rents received as a vic	sources not listed above. Spry benefits received under the ctim of a war crime, a crime a errorism. If necessary, list othow.	e Social Security Act or gainst humanity, or				
Othe	r Government Assista	ance		\$216.00			
Total	amounts from separ	ate pages, if any.		+\$0.00		+	_
				Dec.	. [*	=
each		urrent monthly income. Ad		\$1,773.54	+		<u>\$1,773.54</u>
со	umn. Then add the t	otal for Column A to the tota	l for Column B.	-		P	
							Total current monthly income
Part 2:	Determine Whe	ther the Means Test Ap	plies to You				
		monthly income for the year ant monthly income from line		* •	5 P	446	
12a.			11.		Jopy line	e 11 here →	\$1,773.54
12b.		number of months in a year). nual income for this part of the	ne form.			12	X 12 b. \$21,282.48
	So Stronille, Millione Mindrelle, Strike 🗷 (Albert St. Strike	emperature productive in territoria societati productivi escolutivi.					\$21,202.46
13 Calc	ulate the median fa	mily income that applies t	o you. Follow these step	S:			
Fill in	the state in which yo	ou live.	Illinois				
Fill in	the number of peop	le in your household.	3				
Fill in		come for your state and size	of				3. \$80,233.00
		median income amounts, go This list may also be available					
	do the lines compa						
14a.	Line 12b is less Go to Part 3.	than or equal to line 13. On	the top of page 1, check	box 1, There is no presumption	on of abu	Jse.	
14b.		e than line 13. On the top of d fill out Form 122A-2.	page 1, check box 2, Th	e presumption of abuse is de	termined	by Form 122A-2.	
Part 3:	Sign Below						
	2						
Ву	signing here, I declare	e under penalty of perjury tha	t the information on this	statement and in any attachm	ents is tr	ue and correct.	
4.0	20 K NO 20 20 20 20 20 20 20 20 20 20 20 20 20	1)					
×	/s/ Dorian Roberts Signature of Debtor 1	1 mm	Aut	Signature of Debtor 2			
	Signature of Debtor 1			Signature of Debtor 2			
	Date 9/4/2018 MM/DD/YYYY			Date 9/4/2018 MM/DD/YYYY			
		a, do NOT fill out or file Form o, fill out Form 122A-2 and f					